

# Live your truth

We're here to help you achieve your goals.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested





### Choose your path

Life hums along and then... something happens; you choose to make a change or you react to an unexpected event. Either way, having resources to help you navigate decision-making can help mean smoother sailing.

It's important to remember that it doesn't matter if you have \$1,000 or \$100,000, you can start preparing for the future no matter your age, income level or stage in your career. The key is getting started. That's because the sooner you start saving – even if the amounts are small – the more time the money has to potentially grow and help you meet your goals.

From saving for retirement, to exploring investing, wealth transfer strategies and insurance options, Wells Fargo Advisors and our affiliates have the expertise and dedication to support you as your needs evolve, and your financial needs grow. Our client-centered approach provides a wide range of products and resources to help meet life on your terms, including:

- Investment Planning
- Planning for Retirement
- Insurance Planning
- Transferring Wealth

Our financial advisors work with you to provide experienced advice and a wide array of products and services from one of the nation's most recognized financial services companies.





Our Financial Advisors are able to participate in Regional Round tables, where topics include the shifting legal landscape, economic outlook, adoption and family planning issues for our LGBTQ clients.

## Your family. Your way.

Marriage and domestic partnerships bring many changes to your life – and your finances. In addition, LGBTQ couples and families may have different priorities and challenges that require careful planning.

Whether your family includes one or two parents with kids, individuals or a couple, or grandparents wanting to provide for and assist future generations, you'll want to review your state's laws and how to best plan for your needs.

## Take action

Here are seven tips to consider when planning for your family and its changing needs:

1. Apply for a child's Social Security number if one is needed
2. Update your estate plan
3. Review your insurance needs
4. Create a new budget
5. Establish an education fund
6. Take note of tax benefits
7. Domestic partner legal protections for those who are not married



### Own your future

Your vision of retirement likely doesn't include a lot of time sitting still, even after you stop working full-time.

To help ensure you have a retirement income that supports your lifestyle, think about what your spending may look like. Don't forget to consider how long you have until you'd like to retire, and what your anticipated needs and income level will be. Then, review your portfolio regularly with your financial advisor – and adjust when necessary – to help meet your goals.







## Helping protect your treasured assets

The income you have grand plans for in the future may be jeopardized if you don't have sufficient savings or coverage for significant life events, such as divorce, death of a spouse, or unplanned health events and long-term care costs.

While Social Security and Medicare benefits are available once you retire, they can be used to supplement your personal health insurance coverage, retirement savings and accumulated benefits earned. An experienced financial advisor can help you navigate important decisions that could have an impact on you and your family for years to come.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies. Wells Fargo & Company and its affiliates do not provide legal or tax advice.

## Take action

It's best to be prepared and proactive

- Be aware of your family's assets, debts, retirement accounts, insurance policies and other financial information.
- Gather important financial documents and safety deposit box keys and keep them accessible.
- Make sure you and your spouse or domestic partner have up-to-date wills and trusts, and that you discuss potential tax implications with your CPA and financial team.
- Designate your fiduciaries and beneficiaries, and update them whenever there's a change in your family or designates.

### Leaving a legacy that reflects your wishes

Your generosity can have a lasting impact on the people you love and the causes you care about. To help ensure your intentions are carried out, you and your advisor should review your beneficiaries, charitable giving and philanthropy goals aiming to align with your core values.

#### Take action

These five estate-planning documents are often essential:

1. A will provides instructions for distributing your assets to your beneficiaries after your death.
2. A durable power of attorney gives a trusted individual management power over your assets and financial affairs if you can't manage them yourself and is only effective while you are alive.
3. A health care power of attorney lets you choose someone to make medical decisions for you if you can't make them yourself.
4. A living will expresses your intentions regarding the use of life-sustaining measures if you are terminally ill, yet doesn't give anyone the authority to speak for you.
5. A revocable living trust provides continued management of your financial affairs during your lifetime, after your death and for generations to come.











## Respecting your values

Your road to investing can take many different paths. Aligning your choices with what matters most to you is becoming increasingly more popular with some investors.

Your Financial Advisor can help you understand and identify investing opportunities that align with your retirement goals.



### Environmental

- Biodiversity & land usage
- Climate change
- Green building
- Renewable energy
- Water stress/pollution



### Social

- Diversity & Inclusion
- Non-discrimination policy
- Human capital
- Labor standards
- Consumer protection



### Governance

- Accounting
- Board structure
- Business ethics & fraud
- Corruption
- Executive compensation

There is no assurance that investing based on Environmental, Social and Governance (ESG) considerations will be an effective investment strategy or that a strategy's holdings will exhibit positive or favorable ESG characteristics. An investment strategy that takes in account ESG considerations is not solely focused on financial concerns and could cause it to forgo potentially profitable investment opportunities in certain industries, companies, sectors or regions of the economy, potentially resulting in underperformance relative to similar portfolios that do not take ESG considerations into account. Risks associated with investing in ESG-related strategies can also include a lack of consistency in approach and a lack of transparency in manager methodologies. Investors should not place undue reliance on ESG principles when selecting an investment.

# Why Wells Fargo Advisors?

Seeing your truth for more than 30 years.

Wells Fargo Advisors is committed to supporting and partnering with the LGBTQ community. We understand the importance of creating an inclusive culture where everyone has a seat at the table, regardless of race, ethnicity, sexual orientation or gender identity.

Wells Fargo's commitment to LGBTQ Financial Advisors, team members and their allies began in 1988, when sexual orientation was included in our non-discrimination policy, and domestic partnership benefits were extended to all team members in 1998.

And, in 2009, Wells Fargo Advisors was first in the Financial Services industry to provide our Financial Advisors with the opportunity to earn the Accredited Domestic Partnership Advisor<sup>SM</sup>, or ADPA<sup>®</sup>, designation.





## Proudly supporting LGBTQ organizations, programs and communities

For more than 30 years, Wells Fargo has contributed millions to organizations that serve LGBTQ communities.

Wells Fargo & Company continues to strengthen its relationship with the LGBTQ community through financial support and sustained community outreach efforts, including relationships with national organizations, such as:

- Gay, Lesbian & Straight Education Network (GLSEN)
- GLAAD
- Point Foundation
- Human Rights Campaign (HRC)
- National LGBT Chamber of Commerce (NGLCC)
- Services and Advocacy for LGBTQ Elders (SAGE)
- Out & Equal Workplace Advocates
- Trevor Project
- True Colors United
- And coworker support and development programs, including:
  - The Pride Connection Employee Resource Network (ERN), established in 1992

### Wells Fargo & Company Corporate accolades:

- #1 Top Company for LGBTQ Employees (DiversityInc. 2022))
- #29 of the top 50 companies for Diversity (DiversityInc. 2022)
- 100 Best Corporate Citizens of 2022 (#BL Media)
- “Outstanding” Community Reinvestment Act Rating (2022) Office of the Comptroller of the Currency.
- 100% ranking on the HRC’s Equality Index (2022)

## Take your next step with a committed professional

Working with a financial advisor who complements your investing style, and understands your concerns and goals, can help keep your wealth plan on track. At Wells Fargo Advisors, we're here to assist you in achieving your goals, however you define them.

### Our commitment to you:

Develop an investment strategy seeking to align with your values and goals

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Access to an Accredited Domestic Partnership Advisor (ADPA®) who strives to understand your challenges and opportunities.

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Fully understanding the importance of your goals to you

## Take action

5 things to bring to your first meeting with your financial advisor:

- 401(k) and other investment plan statements
- Mortgage and other debt statements
- Pay stubs for you and/or your spouse
- Your most recent tax return
- Your monthly budget



*How do you plan to  
achieve your goals?*

Let's create a wealth plan  
to help you get there.



[www.WellsFargoAdvisors.com/lgbtq](http://www.WellsFargoAdvisors.com/lgbtq)

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